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December 31, 2015

The Honorable Jenny Abbott Kitchings  
Clerk of Court  
South Carolina Court of Appeals  
1015 Sumter Street  
Columbia, SC 29201

**RECEIVED**

JAN 04 2016

**SC Court of Appeals**

Re: Nationwide Property & Casualty  
Insurance Company v. Gary McCombs and  
Ragan McCombs Albert  
Ct. of Appeals Case No.: 2014-001907

Dear Ms. Kitchings:

Enclosed for filing are the original and 16 copies of the Brief of Respondent Gary McCombs in the above-captioned matter. Also enclosed are the original and one copy of the Proof of Service and the Certificate of Counsel. Please file these documents and return a clocked copy of the Proof of Service and the Certificate in the envelope provided.

By copy of this letter to counsel of record, I am serving them with the same.

Thank you for your attention to this matter.

Sincerely yours,

  
Andrew S. Halio

Enclosures

Cc: Trace Dillon, Esq.  
Helen F. Hiser, Esq.